

Remarks

This Application has been carefully reviewed in light of the Office Action mailed November 29, 2002. Applicant appreciates the Examiner's consideration of the Application. Applicant believes all pending claims are allowable over the prior art of record. However, to expedite issuance of the Application, Applicant has amended Claims 1-4, 8, 10-13, 17, and 19 and canceled Claims 7 and 16. Applicant has also added new Claims 20-29. Certain of these amendments have not narrowed the claims, and none are considered necessary for patentability. Applicant respectfully requests reconsideration and allowance of all pending claims.

Applicant's Claims are Allowable over the Proposed *Quelene-HomeGain* Combination

The Examiner rejects Claims 1, 4-10, 11, and 15-19 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,453,306 to Quelene ("*Quelene*") in view of HomeGain.com, Inc. ("*HomeGain*"). Applicant respectfully disagrees.

Quelene discloses a system that permits commercial transactions over a network of computers. According to *Quelene* (see Abstract), the network of computers supports communications between business relation data structures, which reflect credit relationships between two or more businesses. To perform a commercial transaction, a consumer accesses a vendor's website and selects an item to purchase from the website. The vendor computer then generates a proposal, which includes an item identifier and a price. The proposal is then propagated to all of the business relation data structures with which the vendor's business relation data structure can communicate, and at each one of the recipient business relation data structures, the proposal is modified and forwarded on to other business relation data structures. The modification and forwarding continues until the consumer's computer is reached with a set of proposals. The consumer may then accept a proposal, the acceptance being propagated back to the vendor computer, the vendor then being able to deliver the item to the consumer. According to *Quelene*, the modifications are based on the credit relationships between businesses and can include changing the price to reflect the cost of extending credit and the value added by the recipient business relation data structure. (Abstract; Column 3, Lines 16-18) Businesses associated with business relation data structures may include intermediaries that act as creditors and debtors with one another, such

as would relieve a vendor of the burden of acting as creditors to their purchasers. (Column 5, Lines 27-29) Businesses may also be manager programs that provide credit services to purchasers, such as invoicing and billing, or other value added services, such as training. (Column 5, Lines 36-40)

Independent Claims 1 and 11 are Allowable

In contrast, independent Claim 1 of the present application, as amended, recites:

1. A method for enabling a warranty transaction, comprising:
 - receiving a warranty request from a customer computer, the warranty request specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered;
 - accessing one or more characteristics of the particular item;
 - generating, using a warranty generation engine, one or more warranty packages consistent with the warranty request and according to one or more rules, each rule associating one or more item characteristics with one or more warranty characteristics;
 - communicating the generated warranty packages to the customer computer;
 - receiving a selection of at least one warranty package from the customer computer; and
 - communicating the selected warranty package to one or more warranty provider computers.

Independent Claim 11 recites substantially similar limitations. *Quelene* does not disclose, teach, or suggest these limitations, whether *Quelene* is considered alone or in combination with any other reference of record or with knowledge of one skilled in the art at the time of the invention.

For example, *Quelene* does not disclose, teach, or suggest "receiving a warranty request from a customer computer, the warranty request specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered," as recited in amended Claim 1. *Quelene* merely discloses a system that permits commercial transactions over a network of computers. According to *Quelene* (see Abstract), to perform a commercial transaction, a consumer accesses a vendor's website

and *selects an item to purchase* from the website. The vendor computer then generates a proposal, which includes an item identifier and a price. Nowhere does *Quelene* disclose, teach, or suggest "*receiving a warranty request from a customer computer*, the warranty request specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered," as specifically recited in Claim 1.

Even assuming for the sake of argument that the "warranty" recited in Claim 1 could be equated with the "item" selected by the consumer as disclosed in *Quelene* (with which Applicant disagrees), *Quelene* would still fail to disclose, teach, or suggest "*receiving a warranty request from a customer computer, the warranty request specifying a particular item that a customer desires to cover under a warranty*, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered," as specifically recited in Claim 1.

Furthermore, *Quelene* fails to disclose, teach, or suggest "the warranty request specifying a particular item that a customer desires to cover under a warranty, *the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered*," as specifically recited in Claim 1. According to *Quelene* (see Abstract), to perform a commercial transaction, a consumer accesses a vendor's website and selects an item to purchase from the website. The *vendor computer then generates a proposal*, which includes an item identifier and a price. The Examiner attempts to equate the item identifier and the price, both included in the proposal generated by the vendor in *Quelene*, to the "warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered," as recited in Claim 1. (Office Action, Page 4) However, the warranty request specifically recited in Claim 1 (which comprises "an identification of the particular item and desired characteristics of the warrant under which the particular item is to be covered") is received from a customer computer and cannot, therefore, be equated with the proposal generated by the vendor in *Quelene*. Thus, *Quelene* fails to disclose, teach, or suggest "*the warranty request specifying a particular item that a customer desires to cover*

under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered," as recited in Claim 1.

Therefore, *Quelene* fails to disclose, teach, or suggest "receiving a warranty request from a customer computer, the warranty request specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered," as recited in Claim 1.

As another example, *Quelene* fails to disclose, teach, or suggest "*accessing one or more characteristics of the particular item*" and "*generating, using a warranty generation engine, one or more warranty packages consistent with the warranty request and according to one or more rules, each rule associating one or more item characteristics with one or more warranty characteristics,*" as specifically recited in Claim 1. *Quelene* merely discloses (see Abstract), that the vendor computer generates a proposal, which includes an item identifier and a price. The proposal is then propagated to all of the business relation data structures with which the vendor's business relation data structure can communicate, and at each one of the recipient business relation data structures the proposal is modified and forwarded on to other business relation data structures. According to *Quelene*, the modifications are based on the credit relationships between businesses and can include changing the price to reflect the cost of extending credit and the value added by the recipient business relation data structure. (Abstract; Column 3, Lines 16-18) Businesses associated with business relation data structures may include intermediaries that act as creditors and debtors with one another, such as would relieve a vendor of the burden of acting as creditors to their purchasers. (Column 5, Lines 27-29) Businesses may also be manager programs that provide credit services to purchasers, such as invoicing and billing, or other value added services, such as training. (Column 5, Lines 36-40) However, nowhere does *Quelene* disclose, teach, or suggest "*accessing one or more characteristics of the particular item*" and "*generating, using a warranty generation engine, one or more warranty packages consistent with the warranty request and according to one or more rules, each rule associating one or*

more item characteristics with one or more warranty characteristics," as specifically recited in Claim 1.

As yet another example and as acknowledged by the Examiner, *Quelene* does not disclose, teach, or suggest "communicating the selected warranty package to one or more warranty provider computers," as specifically recited in Claim 1. (Office Action, Page 3) *HomeGain* fails to make up for both the described deficiencies and acknowledged deficiencies of *Quelene*. *HomeGain* discloses a system and method that allows sellers to anonymously post property information, after the seller has registered with the HomeGain.com website, according to a desired form of presentation. (Pages 3-4) Real estate professionals then have the opportunity to send proposals regarding the seller's listing. (Pages 3-4) Completed seller profiles may be sent to local real estate agents in the seller's market for review. (Page 20) The seller can then compare qualifications and proposals from a number of qualified, professional, local agents before the seller chooses one. (Pages 3-4) The seller may then follow up with agents by e-mail or telephone. (Page 4) Thus, at best, *HomeGain* merely discloses communicating seller profiles (including an identification of the property a seller desires to sell) to multiple real estate agents. However, nowhere does *HomeGain* disclose, teach, or suggest "communicating *the selected warranty package* to one or more *warranty provider computers*," as recited in Claim 1.

Additionally, the Examiner states that "it would have been obvious to a person with ordinary skill in the art to communicate requirements to one or more providers to provide information to their service providers and receive the competitive bids for their use." (Office Action, Page 24) Applicant respectfully submits that the Examiner has not shown the required motivation in *Quelene*, *HomeGain*, or in the knowledge generally available to one of ordinary skill in the art at the time of the invention, to combine the cited references. Although Applicant does not necessarily agree that the proposed combination of *Quelene* with *HomeGain* is even possible, the mere fact that references can be combined or modified does not render the resultant combination obvious unless the prior art also suggests the desirability of the combination. See M.P.E.P. § 2143.01. Thus, the mere fact that the teachings of one reference would improve the teachings of another reference, does not provide the required suggestion to combine. Nothing in *Quelene*, *HomeGain*, or any other

cited reference suggests or motivates the proposed combination, nor has the Examiner provided evidence that suggests the proposed combination.¹ Speculation in hindsight that it would have been obvious to make the proposed combination because the proposed combination would be helpful is insufficient under the M.P.E.P.² and governing Federal Circuit case law.³

Furthermore, Applicant respectfully submits that the Examiner has not shown the required motivation in *Quelene*, *HomeGain*, or in the knowledge generally available to one of ordinary skill in the art at the time of the invention to modify *Quelene* in the manner the Examiner proposes. Although Applicant does not necessarily agree that the proposed modifications to the system disclosed in *Quelene* are even possible, the mere fact that a reference can be modified, does not render the resultant modification obvious unless the prior art also suggests the desirability of the modification. See M.P.E.P. § 2143.01. Nothing in *Quelene*, *HomeGain*, any other cited reference, or the knowledge generally available to one of ordinary skill in the art at the time of the invention, suggests or motivates the proposed

¹ If “common knowledge” or “well known” art is being relied on to combine the references, Applicant respectfully requests that a reference be provided in support of this position pursuant to M.P.E.P. § 2144.03. If personal knowledge is being relied on to supply the required motivation or suggestion to combine, Applicant respectfully requests that an affidavit supporting such facts be provided pursuant to M.P.E.P. § 2144.03.

² See M.P.E.P. § 2145 X.C. (“The Federal Circuit has produced a number of decisions overturning obviousness rejections due to a lack of suggestion in the prior art of the desirability of combining references.”)

³ For example, in *In re Dembiczak*, 175 F.3d 994 (Fed. Cir. 1999), the Federal Circuit reversed a finding of obviousness by the Board of Patent Appeals and Interferences, explaining that evidence of a suggestion, teaching, or motivation to combine is essential to avoid impermissible hindsight reconstruction of an applicant’s invention:

Our case law makes clear that the best defense against the subtle but powerful attraction of hind-sight obviousness analysis is *rigorous application of the requirement for a showing of the teaching or motivation to combine prior art references*. Combining prior art references without evidence of such a suggestion, teaching, or motivation simply takes the inventor’s disclosure as a blueprint for piecing together the prior art to defeat patentability—the essence of hindsight.

175 F.3d at 999 (quoting *W.L. Gore & Assoc., Inv. v. Garlock, Inc.*, 721 F.2d 1540, 1553 (Fed. Cir. 1983)) (emphasis added) (citations omitted). See also *In Re Jones*, 958 F.2d 347 (“Conspicuously missing from this record is any evidence, other than the PTO’s speculation (if that can be called evidence) that one of ordinary skill in the herbicidal art would have been met motivated to make the modification of the prior art salts necessary to arrive at [the claimed invention].”).

modifications, nor has the Examiner provided evidence that suggests or motivates the various proposed modifications.⁴

For at least the reasons given above, *Quelene* fails to disclose, teach, or suggest the limitations specifically recited in independent Claims 1 and 11, as amended, whether *Quelene* is considered alone, in combination with *HomeGain*, or in combination with any other reference of record or with knowledge of one skilled in the art at the time of the invention. Accordingly, Applicant respectfully requests reconsideration and allowance of independent Claims 1 and 11, together with all claims that depend from Claims 1 and 11.

Dependent Claims 4-10 and 15-19 are Allowable

Dependent Claims 4-10 (which depend from independent Claim 1) and dependent Claims 15-19 (which depend from independent Claim 11) are allowable at a minimum because of their dependency on independent Claims 1 and 11, which Applicant has shown above to be allowable. In addition, dependent Claims 4-10 and 15-19 recite further patentable distinctions over the prior art of record.

For example, Claim 4, as amended, recites "storing customer information received from the customer computer" and "using the customer information at the warranty generation engine in generating the one or more warranty packages." In rejecting Claim 4, the Examiner states, "*Quelene* discloses that each program records the transaction. Recording the transaction involves a number of subsidiary steps. The receiving program updates past performance history and past credit history appropriately. In one embodiment, the cryptographic signature of the sender is verified before recording the transaction." (Office Action, Page 3) However, in *Quelene*, recording the transaction involves recording the *acceptance of a proposal*. (Column 11, Lines 55-56 and Column 11, Line 66 – Column 12, Line 8) Thus, the recorded transaction information in *Quelene* cannot be used to *generate the proposals*. Therefore, nowhere does the *Quelene* disclose, teach, or suggest "storing

⁴ If "common knowledge" or "well known" art is being relied on to modify the reference, or if Official Notice is being taken, Applicant respectfully requests that a reference be provided in support of this position pursuant to M.P.E.P. § 2144.03. If personal knowledge is being relied on to supply the required motivation or suggestion to combine, Applicant respectfully requests that an affidavit supporting such facts be provided pursuant to M.P.E.P. § 2144.03.

customer information received from the customer computer," much less "*using the customer information* at the warranty generation engine *in generating the one or more warranty packages*," as recited in Claim 4.

As another example, Claim 10, as amended, recites that the method of Claim 1 further comprises "receiving bids on the selected warranty package from one or more warranty providers," "communicating the bids to the customer computer," "receiving an acceptance of a particular bid from the customer computer," and "communicating the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid." Claim 19 recites substantially similar limitations. As acknowledged by the Examiner, "*HomeGain* allows sellers to contact a real estate agent view e-mail so that the agent can follow up with the seller." (Office Action, Page 6) However, nowhere does *HomeGain* disclose, teach, or suggest "receiving an acceptance of a particular bid from the customer computer," and "communicating the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid," as recited in Claim 10. The Examiner states "Therefore, it would have been obvious to a person with ordinary skill in the art to provide received bids to a user, allow a user to make a selection, and inform the selected service provider about the user's selection to start the dialogue between the service provider and the user." (Office Action, Page 6) Applicant respectfully submits that the Examiner has not shown the required motivation in *Quelene*, *HomeGain*, or in the knowledge generally available to one of ordinary skill in the art at the time of the invention to modify *Quelene* in the manner the Examiner proposes. Applicant reiterates the legal standards discussed above regarding the motivation to modify.

For at least the reasons given above, *Quelene* fails to disclose, teach, or suggest the limitations recited in dependent Claims 4-10 and 15-19, as amended, whether *Quelene* is considered alone, in combination with *HomeGain*, or in combination with any other reference of record or with knowledge of one skilled in the art at the time of the invention. Accordingly, Applicant respectfully requests reconsideration and allowance of dependent Claims 4-10 and 15-19.

Dependent Claims 2-3 and 12-14 are Allowable

The Examiner rejects Claims 2-3 and 12-13 under 35 U.S.C. § 103(a) as being unpatentable over *Quelene* in view of *HomeGain*, in further view of Warranty Gold Ltd. ("*Warranty Gold*"). The Examiner also rejects Claim 14 under 35 U.S.C. § 103(a) as being unpatentable over *Quelene* in view of *HomeGain*, in further view of U.S. Patent No. 6,141,653 to Conklin et al. ("*Conklin*").

Dependent Claims 2-3 (which depend from Claim 1) and 12-14 (which depend from Claim 11) depend from independent Claims 1 and 11, which Applicant has shown above to be allowable. In addition, dependent Claims 2-3 and 12-14 recite further patentable distinction over the prior art of record. To avoid burdening the record and in view of the allowability of Claims 1 and 11, Applicant does not specifically discuss in this Response the patentable distinctions of dependent Claims 2-3 and 12-14. However, Applicant reserves the right to discuss these distinctions in a future Response if appropriate.

For at least these reasons, Applicant respectfully requests reconsideration and allowance of dependent Claims 2-3 and 12-14.

New Claims 20-29 Are Allowable

New Claims 20-28 are directed to software, recite substantially similar limitations to those recited in Claims 1-10 and Claims 11-19 (which Applicant has shown above to be allowable), and are allowable for at least the same reasons. New Claim 29 is written in means-plus-function form, recites substantially similar limitations to those recited in independent Claims 1 and 11 (which Applicant has shown above to be allowable), and is allowable for at least the same reasons. For at least these reasons, Applicant respectfully requests consideration and allowance of new Claims 20-29.

Conclusion

Applicant has made an earnest attempt to place this case in condition for allowance. For at least the foregoing reasons, Applicant respectfully requests full allowance of all pending claims.

If the Examiner believes a telephone conference would advance prosecution of this Application in any manner, the Examiner is invited to contact Christopher W. Kennerly, Attorney for Applicant, at the Examiner's convenience at (214) 953-6812.

A check for \$210.00 is included to cover the cost of one new independent claim over three and seven total claims over twenty. Although no other fees are believed due, the Commissioner is hereby authorized to charge any fees or credit any overpayments to Deposit Account No. 02-0384 of Baker Botts L.L.P.

Respectfully submitted,

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Appendix A
Mark-Ups Reflecting Changes to the Specification

For the convenience of the Examiner, the following mark-ups reflect the changes to the specification.

On Page 12, please replace the paragraph beginning on Line 22 with:

Using the information provided by the customer and any information gathered from customer-specific information databases 50 or general product information databases 52, warranty generation engine 34 generates one or more warranty package options for the customer's automobile at step 108. The warranty packages are generated according to one or more rules stored in rules database 38. These rules determine the characteristics of the warranty packages that are generated. For example, and not by way of limitation, an exemplary rule may indicate that if the customer has had a specific part replaced in the automobile within the past ten thousand miles or within a certain period of time, then warranty generation engine 34 should not generate or should not recommend a warranty on that particular part. Another exemplary rule might indicate that if the car has been driven more than 50,000 miles, then a warranty on the water pump should **not** be generated. The information on the repair history of the car and the mileage of the car used in these rules may be obtained from the customer or from databases 50 or 52. Any other appropriate rules may be used, including rules that incorporate information received from the customer and from databases 50 and 52, in order to generate a warranty package or packages that are tailored to meet the specific needs of the customer. Using these rules, warranty generation engine 34 may generate an assortment of warranty packages that cover individual parts of the customer's automobile or that cover the entire automobile.

Appendix B

Mark-Ups Reflecting Changes to the Claims

For the convenience of the Examiner, the following mark-ups reflect the changes to the claims.

1. (Amended) A method for enabling a warranty transaction, comprising:
receiving a warranty request from a customer computer, the warranty request
[indicating an] specifying a particular item that a customer desires to cover under a
warranty, the warranty request comprising an identification of the particular item and
desired characteristics of the warranty under which the particular item is to be covered;
accessing one or more characteristics of the particular item;
generating, using a warranty generation engine, one or more warranty packages
consistent with the warranty request and according to one or more rules, each rule
associating one or more item characteristics with one or more warranty characteristics;
communicating the generated warranty packages to the customer computer;
receiving a selection of at least one warranty package from the customer computer;
and
communicating the selected warranty package to one or more warranty provider
computers.

2. (Amended) The method of Claim 1, wherein the particular item is
currently associated with the customer and the method further [comprising] comprises:
accessing one or more customer-specific information databases to obtain customer-
specific information regarding the particular item[the customer desires to cover under the
warranty]; and
using the information from the customer-specific information databases to generate
the one or more warranty packages.

3. (Amended) The method of Claim 1, further comprising:
accessing one or more general product information databases to obtain general
information regarding the type of item the customer desires to cover under the warranty, the
particular item being of that type of item; and

using the information from the general product information databases to generate the one or more warranty packages.

4. **(Amended)** The method of Claim 1, further comprising:
storing customer information received from the customer computer; and
using the customer information at the warranty generation [system] engine in
generating the one or more warranty packages.

5. The method of Claim 1, wherein communicating the warranty packages to the customer computer comprises communicating pages to the customer computer using the Internet and displaying the pages using a browser executing at the customer computer.

6. The method of Claim 1, wherein communicating the selected warranty package to one or more warranty provider computers comprises communicating pages to the warranty provider computers using the Internet and displaying the pages using a browser executing at the warranty provider computers.

Please cancel Claim 7 without prejudice or disclaimer.

8. **(Amended)** The method of Claim [7] 1, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

9. The method of Claim 1, further comprising communicating information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the selected warranty package.

10. **(Amended)** The method of Claim 1, further comprising:
receiving bids on the selected warranty package from one or more warranty providers;
communicating the bids to the customer computer;
receiving [the] an acceptance of a particular bid from the customer computer; and

communicating the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

11. (Amended) A warranty transaction system coupled to a communications network, comprising:

a user interface operable to receive a warranty request from a customer computer using the communications network, the warranty request [indicating an] specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered;

a warranty generation engine operable to access one or more characteristics of the particular item and to generate one or more warranty packages consistent with the warranty request and according to one or more rules, each rule associating one or more item characteristics with one or more warranty characteristics; and

wherein the user interface is further operable to:

communicate the generated warranty packages to the customer computer;
receive a selection of at least one warranty package from the customer computer; and

communicate the selected warranty package to one or more warranty provider computers using the communications network.

12. (Amended) The system of Claim 11, wherein the particular item is currently associated with the customer and the warranty generation engine is further operable to:

access one or more customer-specific information databases to obtain customer specific information regarding the particular item [the customer desires to cover under the warranty]; and

use the information from the customer-specific information databases to generate the one or more warranty packages.

13. (Amended) The system of Claim 11, wherein the warranty generation engine is further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to generate the one or more warranty packages.

14. The system of Claim 11, further comprising a customer information database coupled to the user interface and operable to store customer information received from the customer computer, the warranty generation engine operable to obtain customer information from the customer information database for use in generating the one or more warranty packages.

15. The system of Claim 11, wherein the user interface comprises a web server operable to:

communicate pages to the customer computer or at least one of the warranty provider computers for display using a browser executing at the customer computer or the warranty provider computer, respectively; and

receive information from the customer computer or the warranty provider computer in response to the communicated pages.

Please cancel Claim 16 without prejudice or disclaimer.

17. (Amended) The system of Claim [16] 11, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

18. The system of Claim 11, wherein the user interface is further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the selected warranty package.

19. **(Amended)** The system of Claim 11, wherein the user interface is further operable to:

receive bids on the selected warranty package from one or more warranty provider computers;

communicate the bids to the customer computer;

receive an acceptance of a **particular** bid from the customer computer; and

communicate the acceptance **of the particular bid** to the warranty provider computer that communicated the accepted **particular** bid.

20. **(New)** Software for enabling a warranty transaction, the software being embodied in computer-readable media and when executed, operable to:

receive a warranty request from a customer computer, the warranty request specifying a particular item that a customer desires to cover under a warranty, the warranty request comprising an identification of the particular item and desired characteristics of the warranty under which the particular item is to be covered;

access one or more characteristics of the particular item;

generate, using a warranty generation engine, one or more warranty packages consistent with the warranty request and according to one or more rules, each rule associating one or more item characteristics with one or more warranty characteristics;

communicate the generated warranty packages to the customer computer;

receive a selection of at least one warranty package from the customer computer; and

communicate the selected warranty package to one or more warranty provider computers.

21. **(New)** The software of Claim 20, wherein the particular item is currently associated with the customer and the software is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item; and

use the information from the customer-specific information databases to generate the one or more warranty packages.

22. (New) The software of Claim 20, further operable to:
access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and
use the information from the general product information databases to generate the one or more warranty packages.

23. (New) The software of Claim 20, further operable to:
store customer information received from the customer computer; and
use the customer information at the warranty generation engine in generating the one or more warranty packages.

24. (New) The software of Claim 20, wherein being operable to communicate the warranty packages to the customer computer comprises being operable to communicate pages to the customer computer using the Internet and display the pages using a browser executing at the customer computer.

25. (New) The software of Claim 20, wherein being operable to communicate the selected warranty package to one or more warranty provider computers comprises being operable to communicate pages to the warranty provider computers using the Internet and display the pages using a browser executing at the warranty provider computers.

26. (New) The software of Claim 20, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

27. (New) The software of Claim 20, further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the selected warranty package.

28. (New) The software of Claim 20, further operable to:
receive bids on the selected warranty package from one or more warranty providers;
communicate the bids to the customer computer;
receive an acceptance of a particular bid from the customer computer; and
communicate the acceptance of the particular bid to the warranty provider computer
that communicated the accepted particular bid.

29. (New) A system for enabling a warranty transaction, comprising:
means for receiving a warranty request from a customer computer, the warranty
request specifying a particular item that a customer desires to cover under a warranty, the
warranty request comprising an identification of the particular item and desired
characteristics of the warranty under which the particular item is to be covered;
means for accessing one or more characteristics of the particular item;
means for generating, using a warranty generation engine, one or more warranty
packages consistent with the warranty request and according to one or more rules, each rule
associating one or more item characteristics with one or more warranty characteristics;
means for communicating the generated warranty packages to the customer computer;
means for receiving a selection of at least one warranty package from the customer
computer; and
means for communicating the selected warranty package to one or more warranty
provider computers.